

## **BINDER**

### **ABSTRACT OF THE DISCLOSURE**

A binder arrangement that has a plurality of covers hingably connected to a spine that spaces apart each cover such that each cover can carry a binder and be closed one on top of the other without either binder interfering with each other or case closure. Each binder includes a hold down page that is releasably attached by a hold down page latch that accommodates the binder holding contents having different thicknesses. In a preferred embodiment, the hold down page latch comprises a hook and loop fastener that has a loop strip fixed to a latch strap and a hook strip that is fixed to the hold down page. To increase the number of opening and closing cycles the binder arrangement can endure, the binder arrangement has sidewalls joined by a fastening arrangement that is resiliently anchored at one end to the spine, preferably by an elastomeric connector. In one preferred embodiment, the fastening arrangement is a zipper that is resiliently anchored at its zipper bottom stop by a piece of elastic fabric.